



Application Serial No.: 09/773,139
Amendment and Response to October 19, 2004 Non-Final Office Action

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: OTERO et al.

Application Serial No.: 09/773,139

Filing Date: January 31, 2001

For: APPARATUS, METHODS AND
ARTICLES OF MANUFACTURE
FOR CONSTRUCTING AND
EXECUTING TRANSACTION
PROCESSES AND PROGRAMS

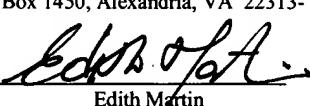
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) Group Art Unit: 3628
)
) Examiner: Jason M. Borlinghaus
)
) **AMENDMENT and RESPONSE to**
) October 19, 2004 Non-Final Office Action
)
) Attorney Docket No.: G08.050
)
) Buckley, Maschoff & Talwalkar LLC
) Five Elm Street
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)
)

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on January 18, 2005.

Dated: January 18, 2005

By:


Edith Martin

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed October 19, 2004, please amend the above-identified application as follows.

Amendments to the claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 11 of this paper.